FINANCIAL

every requisite for success except sufficient capital and found too late that it is the most important requisite of all. It is very wise to strike out for yourself, but don't do it until you have enough money saved up to warrant success. Let your money stay in a Savings Account where it will keep on growing, until you are

Under U. S. Treasury Supervision

You Can't Climb Up

Without something to climb on. If you are ambitious

to succeed in business you must have firm ground to

tread on. Many a man has started in business with

# Strong Financial Interests Consider the Way Clear for a Good Rise and Start It Going

### BULLS GIVE THE SHORTS A SCARE AND BROADEN THE MARKET AT HIGHER LEVELS.

Today's New York Stock Exchange Prices

Quotations furnished by W. B. Hibbs & Co., members New York Stock Exchange, Washington Stock Exchange, and Chicago Board of Trade, Hibbs Building

NEW YORK, April 13.—It took the market hearly an hour to find itself, the first half hour being spent in wobbling around with a distinct tendency the first half hour being spent in wobbing around with a distinct tendency bing around with a distinct tendency with a gradual strengthening, and with a distinct tendency toward a higher range. Wall Street toward a higher range. Wall Street toward as higher range, was seen as the continued on a sharp aggressive once servatism one day, buying for an advance in ext, and then urging a sale for profits on the bear side. Meanwhile the conviction is settling on many traders that the chief obstacles to an advanced grant made as the covering affects of the conviction is settling on many traders that the chief obstacles to an advanced grant made as the covering affects of the covering and the covering added to the good buying for profits on the bear side. Meanwhile the conviction is settling on many traders that the chief obstacles to an advanced grant made as the covering and the covering added to the good buying for profits on the bear side. Meanwhile the conviction is settling on many traders that the chief obstacles to an advanced grant made as the covering and the covering added to the good buying for profits on the bear side. Meanwhile the converted and the afternoon. Each advanced for settling on many traders that the chief obstacles to an advanced for settling on many traders that the chief obstacles to an advanced for settling on the covering and the co

RAILROADS.

NEW YORK CURB MARKET. Quotations furnished by E. F. Hutto

change, E. F. Caverly, manager, 1301 F

TOO MANY LAWYERS,

SAYS MEXICAN ISSUE

Claim Also Made That This Coun-

try Is Flooded With

Physicians.

poorly trained and therefore incompe-tent doctors and lawyers will be shown

in the forthcoming report of the Car-

State of California four times as many

vion as in Germany, in small towns o 3,000 or 4,000 inhabitants one finds fou

The report will show there are in the

er ucation.

That the United States is flooded with

INDUSTRIALS.

BONDS.

Amer. Tobacco 4's...... 80 80 80 80 81 8134
Amer. Tobacco 6's..... 10744 19744 10744 10656
"Atch. Conv. 4's........ 112%
"B. & O. Gen. 4's...... 9834 3834 9834 9834 9844
"B. R. T. Convert. 4's....... 8434
C. B. & Q. J. 4's..... 9514 9514 9534 9536
C., R. I. & P. 4's..... 8048 7948 8056 179
"Chi. R. I. & P. 5's

\*Chi., R. I. & Pac. 5's ... .... 102%

U.S. Steel 2d 5's ......104% 104 104% | 104%

GOSSIP OF WALL STREET.

Harriman & Co.—A neutral position, in our opinion, is the best for the time being, but we firmly believe on any fractional recessions market is a good purchase. Crop news will be more closely watched than heretofore and all factors in market, situation favor improvement.

131/2 | \*Inter. Metro. 41/2's..... 801/8

Not quoted.

five doctors and as many lawyers ggling for a living. Heary S. Pritcht, president of the foundation, says: "The evil effects of turning out an may of poorly educated doctors, who ust learn on the public, are apparent, in evil of the same conditions in the gal profession is less obvious, but just escious."

E. F. Hutton & Co.—The total amount of gold coin engaged for export to London today was \$4,000,000, Kidder, Peably Co. shipping \$2,500,000. This makes a total of \$11,500,000. This makes a total of \$11,500,000 gold shipped to London on the present movement.

legal profession is less obvious, but just as serious."

Here in Mexico the same tendency to overcrowd the learned professions is read, and the consequences are lamentable, for large numbers of young men are thrust forth into the community where they endeavor in vain to make a reasonably comfortable living. Many down out of their profession and take up humble employments, and so years of studious effort are practically wasted.—

Mexican Herald.

Better support in copper, Room bearish, but market firm.

The directors of the Amalgamated Copper Company will meet on Thursday of next week for the purpose of taking action on dividends. It is generally expected that there will be no charge in the rate, as the recent dividend of 50 cents a share on Anaconda applied to the original capitalization of 1,200,000 shares only.

1:45. Yes. High. Low. p.m. Close. ... 75% 73% 75% 1 76

#### Wholesale Produce Market

Eggs, Cheese, and Butter.

igner.
Cheese-New York flats, per lb., 174al8c.
Eggs-Nearbys, 2lc.
Butter-Creamery, fancy, in tubs, 33c;
rints, 34c; renovated, fancy, 274a23c; store
sacked, per lb., 28c.

Former Newspaper Editor Chosen to Vacancy on Alexandria Commission.

WASHINGTON TIMES BUREAU. ALEXANDRIA, VA., APRIL 18. Robert S. Barrett is today a member of the board of police commissioners from the First ward, to fill the va-cancy caused by the death of Com-C. C. C. & St. L. com. 86% 86% 86% 187
Chess. & Ohio. 85% 86% 86% 186%
C. and G. W., new ... 127%
C. M. & St. P. com. 143% 142 143% 143% 143%
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C. M. & St. P. com. 1

| Missouri Pacific. | 105 | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 185% | 18 

"Habit" was the subject of the ad-dress delivered by Paul Micou, of the Episcopal Theological Semiary, at a meeting of the Alexandria Local Assembly, held at St. John's Church, in West End, last evening.

The funeral of Mrs. Henrietta Lyles was held from her home, 363 North Washington street, this afternoon. The Rev. J. M. Holmes, of the Methodist Protestant Church, conducted the funeral services. Burial was in the Union Cemetery.

The fun ral of Charles Spaulding was held from his home, near Columbia pike, in Alexandria county, this morning. The funeral services were conducted by the Rev. Mr. Pierpont, and burial was in Arlington Cemetery.

The funeral of Dr. David M. Ogden s held from Wheatley's ms, in this city, this afterno was held from wheatey's functar rooms, in this city, this afternoon. The Rev. W. F. Watson, of the First Bap-tist Church, conducted the funeral ser-

# THURSDAY ENTRIES

W. B. Hibbs & Co.—London private advices refer to preparations for a big bull campaign in Rock Island. It is said that foreign paracipation will be a big factor in this. The announcement of English directors going into the board folk ws our reports of extensive foreign buying of the stock which we regard as one of the best low-priced rail trading issues in the list.

Y. ESTOWN RACE TRACK, April 12- ries for April 14:
First race—Three-year-olds and upward; seiling; five furlongs. Oppar, 31:
\*The Clown, 100: Maie Fletcher, 106: Lurid, 103: Black Branch, 105; Fire Brand, 105; Maie Fletcher, 106: Second race—Two-year-old; purse; furly and openent furlows.

Second race — Two-year-old; purse; four and one-half furlongs. Nora Emma. 97; (a) Aunt Leta, 97; (a) Schnicklefritz. 97; Stepchild, 101; Ortego, 104; Goodacre, 104.

(a) Utterback entry. Third race—Handicap, hurdle; four-ear-olds and upward; one and one-half files. Lucille R., 138; Benlala, 139; (b) rince, 135; (b) Woodside, 148; Dr. Heard,

Fourth race-Three-year-olds and up-ward: selling. % miles: \*Merman, 85; Firebrand, 105; \*Miss Popular, 106; Dan-der, 113; Hyperion II, 116; Billie Hibbs. 118. Fifth race—Selling: three-year-olds and up, % mile: Platcreek, 113: \*Eminola, 113; Saltram, 115: Helen R., 115: \*Aunt Kate, 116; Benlala, 117; Good Friar, 117; Panique, 117; W. E. Hinch, 124; Grenade,

\*Five pounds apprentice allowance,

#### LOCAL STOCK MARKET VERY QUIET. GAS SHYRES IN THE LEAD. FINANCIAL NEWS.

Washington Gas made its appearance still has but \$4,000,000 of bonds to sell again on the local Exchange sales' sheet, and it was the active leader at that, although but 123 shares were recorded.

President Mearns, of the District Bankers' Association, says that the list

again on the local Exchange sales' sheet, and it was the active leader at that, although but 133 shares were recorded, with the prices rather firm at 11@11%. Railway common attracted some attention, but eased off from 38 to 37%. No sales of the preferred. A small lot of Capital Traction sold at 131%. Lanston buyer 60 days sold at 92%. In the bank shares City National shares moved quite freely and steadily at 170. A small lot of District National 125. Union Savings cold at 245.

Vice President Mearns, of the District Sankers' Association, says that the list of acceptances to the banquet of the organization next Saturcay night, now to-sales 325.

Among the prominent bankers in other sections who have signified their intention of being present are the following from New York: Joseph T. Talbot, vice president of the National City Bark; T. W. Lamont, vice president of the National Bank of America; A. H. Titus and K. Kavanagh, vice president and cashier respectively, of the Chase National; A. D. Campbell, of the Hannover National; Arthur Turnbull and W. F. Albertson. The Pittsburg delegation will include Harrison Nesbit and William Price, presidents, and D. C. Willis cashier. From Baltimore, Messra J. B. Ramser, and D. C. Willis Cashier. The Pittsburg delegation will include Harrison Nesbit and William Price, presidents, and D. C. Willis Cashier. The Pittsburg delegation will include Harrison Nesbit and William Price, presidents, and D. C. Willis Cashier. The Pittsburg delegation will include Harrison Nesbit and D. C. Willis Cashier. The Pittsburg delegation will include Harrison Nesbit and D. C. Willis Cashier. The Pittsburg delegation will include Harrison Nesbit and D. C. Willis Cashier. The Pittsburg delegation will include Harrison Nesbit and D. C. Willis Cashier. The Pittsburg delegation will include Harrison Nesbit and D. C. Willis Cashier. The Pittsburg delegation will include Harrison Nesbit and D. C. Willis Cashier. The Pittsburg delegation will include Harrison Nesbit and D. C. Willis Cashier. The Pittsbur

#### Day's Sales on Washington Exchange

Washington, Alexandria and Mt. Vernon 5's, \$1,000@96, \$1,000@96, \$1,000@96.
Capital Traction, 15@131%.
Washington Ralway and Electric com. 20@28, 5@37%, 25@37%.
Washington Gas, 1@71, 25@71%, 7@71%, After call—Graphophone, common, 19@36. Mergenthaler, 3217%, 2@217%.

94. Washington Gas, 50071, 25071.

# Bid and Asked Prices on Local Exchange

GOVERNMENT BONDS.		NATIONAL BANK STOCKS.	
Bid. Asked.		Laboratory and the latest contract of the cont	
		Bid.	As
S. Reg. 2's 100%	101%	American National Bank 1854	190
S. Coupon 2's 100%		Capital Nat. Bank 2051/2	
S. Reg. 3's 1023/2	10316	City National Bank 170	175
D. Deg. OS 1001/	10217	Columbia 37 diam's Transaction	
8. Coupon 38 10072	10072	Columbia National Bank 260	
S. Reg. 4's 114/2	110%	Commercial Nat. Bank 2031/2	210
S. Coupon 4's 114%	1151/2	Far. & Mech. Nat. Bank 293	310
GAS BONDS.		ILncoln Nat. Bank 133	140
		Mathematitae New Porch 100	
ashington Gas 4's 195	***	*Metropolitan Nat. Bank 195	299
ash. Gas Cert. 6's 103	198	*Riggs Nat. Bank 565	625
		Second Nat. Bank 150	160
RAILROAD BONDS.		National Bank of Wash 290	300
p. Traction R. R. 5's 1151/2	116	District	
p. 11action In In Occasion And 2	16814	District 126	135
nacostia & Potomac 5's 1011/2		TRUST COMPANY STOCKS.	
ty & Suburban 5's 163%	1041/2	Amer. Sec. & Trust 285	300
lumbia R. H. 5's 102	103	Nat. Sav. & Trust 220	249
lumbia R. R. 6's 107	108	*Union Trust 130	133
etropolitan R. R. 5'8 1071/2	110	Wook Teen 0 Week 100	
CHUBUHLAH IL. Ib. U Seconder 271/2	85	Wash. Loan & Trust 209	211
ash. Ry. & Elec. 4's 8414		United States Trust 1161/2	116
ash., Alex. & Mt. V. 5'8 30	97	SAVINGS BANK STOCKS.	
MISCELLANEOUS BONDS.		Home Savings 290	-
		Merch, Mech. Savings 154	160
tomac Elec. Com. 5's 1011/8	1011/2	Linion Comings	
tomac Elec. Lt. 5's 108	108%	Union Savings 245	265
& W. Steambe at 5's 100		Dime Savings Bank 13	
	105	East Wash. Savings Bank 12%	131
& P. Telephone 5's 104%	700	FIRE INSURANCE STOCKS.	
ner. Tel. & Telga. 4's 1011/2	***	Arlington Fire Insurance 31	
nerson Steam Pump 6's 80	89	Com. Fire insurance 4%	5
PUBLIC UTILITY STOCKS,		Com. Fire Lasurance 4%	9
	100	Corcoran Fire Insurance 74	**
pital Traction 130	132	Firemen's Fire Insurance 20	23
ash. Ry, & Elec. Com 37	38	Franklin Fire Insurance 40	55
ash, Ry. & Elec. Pref 901/2		Ger. Amer. Fire Ins 250	300
ash, Alex. & Mt. Ver 571/2		Nat. Union Fire Ins 6%	
ash, Alex. of sit, ver	230	Poster Tile Ins 0%	-
& W. Steamboat 220		Potomac Fire Ins 33	***
ashington Gas 71	7134	TITLE INSURANCE STOCKS.	
orgetown Gas 53	60	Columbia Title Insurance 41/2	5
mer, Tel, - Telga 1361/2		Real Estate Title Ins 90	95
		MISCELLANEOUS STOCKS.	-
TYPE MACHINE STOCKS.		Emerson Steam Pump 14	20
rgenthaler Linotype 217	218	Caratant Steam Fullipresses 19	
nston Monotype 91%	9214	Graphophone, com 9	9
	12	Graphophone pf	231
MINING STOCKS.	77.1.9	Merch, Trans, & Storage 115	***
eene Cananea 95%	3%	Security Storage 200	-

# MAN TO BE CHOSEN

Woman to Be Dean, But Child Falls Three Stories Powers Will Be Curtailed.

NEW YORK, April 12.—Barrard girl NEW YORK, April 13.—Running franstudents' dream to have once more a tically through the house and screaming woman dean who would have complete at the top of her voice that her son, direction of the institution's educational Michael, three years old, had been kill-and financial affairs has been shattered ed, Mrs. Michael Gussis, of 407 Chrisby the trustees. They have decided that topher avenue, East New York, reached a woman shall be dean, but she will be the yard intending to pick up the man-

not qualified to act as the executive of basket, crowing and waving his chubby Barnard. Since the college was founded, fists at the novel sensation he had just in 1889, women have held the office of dean until three years ago, when Laura Drake Gill resigned. Her duties have been discharged by Prof. William Tenney Brewster, under the title of acting Mary's Hospital, with Dr. Madden, who dean, Prof. Brewster will be the first examined the little chap, but could find

Good Records Made.

resigned in 1899 to become Mrs. George
Haven Putnam, won the reputation of
being a great educator, and, without difintuition, she immediately guessed that ficulty, is said to have directed the workings of the college. Miss Gill is also said to have fulfilled the required standards, as did other women.

Barnard graduates and many of the present students have expressed the belief that, in keeping with a girls' college, a woman should be dean, and should retain all present the present students have expressed the belief that, in keeping with a girls' college, a woman should be dean, and should retain all present to the stone-paved yard, three stories below.

Not waiting to the stone-paved yard, three stories below.

had not decided on any one for the of-

Nicholas Murray Butler, president of HONORS FOR WOOD cerning the division of authority under the scheme announced by the trustees referred inquiries to Charles C. Sawyer, S. B. Brownell, one of the trustees, said that he did not have the formulated said that he did not have the formulated plans at his home and was not prepared to discuss the matter without them.

The trustees' announcement said the provost dean "will be immediately in charge of the strictly business and educational work of the college, particularly as this relates to the program of studies, the making of the annual budget, and the appointment of new academic officers.

"The dean will be the college's official representative, and particularly charged with the supervision and guidance of the students' Eves."

The dean will be immediately in the centenary of Argentine independence.

Today General and Mrs. Wood were guests of honor at a tea by the mayor of Havana. Tonight they will attend a dinner given in their honor at the Hotel Plaza by the physicians of Havana. Last night President Gomez gave a dinner to General Wood.

It was attended by all the cabinet as well as many Americans.

# "WASH" IN BASKET

and Coos Over Red Flannels When Found.

no injuries after his remarkable fall.

Mrs. Gussis had left Michael playing

Excellent records were made by the women deans. Emily James Smith, who resigned in 1899 to become Mrs. George

Church, conducted the funeral sers.

IURSDAY ENTRIES

FOR JAMESTOWN

ESTOWN RACE TRACK, April dries for April 14:

No One Picked Out.

It is possible that one of them will be selected as dean, but it is not known if all life. Brien's clothes basket. It was filled with a ready to go on the line. They had acted as dean, but it is not known if and in the ready to go on the line. They had acted as dean, but it is not known if and in the ready to go on the line. They had acted as dean, but it is not known if selected as dean, but it is not known if and one-half furlance.

Some of the house calling on her neighbors and crying hysterically that her boy had been killed. The occupants of the house thill the house calling on her neighbors and crying hysterically that her boy had been killed. The occupants of the house calling on her neighbors and crying hysterically that her boy had been killed. The occupants of the house calling on her neighbors and crying hysterically that her boy had been killed. The occupants of the house calling on her neighbors and crying hysterically that her boy had been killed. The occupants of the house calling on her neighbors and crying hysterically that her boy had been killed. The occupants of the house calling on her neighbors and crying hysterically that her boy had been killed. The occupants of the house calling on her neighbors and crying hysterically that her boy had been killed. The occupants of the house calling on her neighbors and crying hysterically that her boy had been killed. The occupants of the house calling on her neighbors and crying hysterically that her boy had been killed. The occupants of the house calling on her neighbors and crying hysterically that her boy had been killed. The occupants of the house calling on her neighbors and crying hysterically that her boy had been killed. The occupants of the house calling on her neighbors and crying hysterically that her boy had been killed. The occupants of the house calling hysterically the her hild to preval upon had and cry

Brien's red fiannel unmentionables. Pleased with their color, the little chap was petting them and saying, "Pitty, pitty." CONTINUE IN CUBA

HAVANA, April 13 .- Many social honors are being heaped upon Maj. Gen. Leonard Wood, who is stopping

#### quite sure you have plenty. We pay 3% interest, compounded twice a year. **HOME SAVINGS BANK**

7th and Mass. Ave. BRANCHES:

7th and H Sts. N. E. 436 7th St. S. W.

FINANCIAL

Deposits Over \$4,000,000.

Surplus and Undivided Profits, \$270,279.36.

# The Degree of **Protection Insured**

Frederick C. Stevens, President. N. H. Shea, Vice President. A. G. Clapham, Vice President. John Poole, Cashier. Samuel J. Henry, Asst. Cashier. Herbert V. Hunt, Asst. Cashier.

DIRECTORS:

-depositors must depend largely upon a bank's directorate.

The substantial business standing of those conducting this bank's affairs insures stability and conservatism.

In such hands your financial interests will be carefully and intelligently guarded.

YOUR business or personal account is invited.

## THE COMMERCIAL NATIONAL BANK

Corner 14th and G Streets N. W.

The Safest Investments

Swartzell, Rheem & Hensey Co., 727 15th St. N. W.

INVESTMENT SECURITIES Mational Bank Stocks
State Bank Stocks
Trust Company Stocks
Also Eigh-Grade Industrials
Alfore High-Grade Industrials
Alfored France Industrials
For Write for Current List No. 229.
Sterling Debenture Corporation
Brunswick Building. Madison Square.
New York. ap21-w-tf

14th St. Savings Bank Open 9 A. M. to 9 P. M. 3% Interest on Savings Accounts

14th and U Sts. N. W. Mortheast Corner,

W.B. Hibbs & Co. Hibbs Building

Kew York Stock Exchange.
Washington Stock Exchange.
Chicago Board of Trade.

sought and sold on same favorable terms as we offer for trading in New York atocks and bonds. \*\*\*\*

WASHINGTON'S

Ready Reference and Business Guide

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-enjoyed by our depositors is the opportunity of securing the most reliable information on the subject of sound and profitable in-

& Special Department for Ladies RIGGS National Bank,

Pa. Ave., Opposite U. S. Tressurp.

THE NATIONAL METROPOLITAN BANK,

listh Street, opposite U. a. Treasury, the oldest National Bank in the District of Columbia, invites accounts of corporations, firms and individuals. The officers of the bank are at your service and may be consulted at any time.

Strong, Safe, Conservative.

This company's banking department is protected in all essential particulars by the safeguards of the law, ample resources, and conservative policies. 23 Same rate of interest paid on both large and small accounts.

National Savings & Trust Company Cor. 15th and New York Ave-

Retirement of Norfolk and Washington, D.C. Steamboat Company's Bonds

On or before the first day of June, 1816, the Norfolk and Washington, D. C., Steamboat Company will retire all of its outstanding bonds. The same will be paid for at par and interest to the first day of June, 1819, upon p. esentation at the American Security and frust Co., at any time on or before that date.

Any bonds not presented for redemption by June 1st, will not be entitled to interest, thereafter, as this privilege of redemption is so cited in the Mortgage securing said bonds and also stated upon their face.

ODELL S. SMITH,

LEVI WOODBURY, Sec. & Treas.

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The Saturday issue of The Times has on-the-minute news of the real estate world. Get the habit of reading it.